

Application Ser. No. 10/600,121

**REMARKS**

1. Applicant thanks the Examiner for the Examiner's comments which have greatly assisted Applicant in responding.
2. **35 U.S.C. §102(b).**

Claims 1, 2, 5-12, 16-18, 21-28, and 32-50 were rejected under 35 U.S.C. §102(b) as being anticipated by Motoyama U.S. Patent No. 5,913,202 (herein "Motoyama").

Applicant respectfully traverses.

The claimed invention provides an authentication mechanism for a client acting on behalf of a given user without a live authenticated session of the given user at the time of the act, i.e. for the Web service client (WSC) having authority to act on behalf of the user, without a live authenticated session of the given user at the time of the act. More specifically and illustratively, during a request for performing a transaction the WSC comprises a previously attained assertion containing a statement that the user is authenticated during the registration period (on behalf of a given user), but does not have a live authenticated session in progress (without the live authenticated session). This novel authentication mechanism works because a Web service provider (WSP) (online wallet) is typically configured in such a way such that a calling Web Service Client (WSC) must prove that the Principal (given user) requesting the service has a live authenticated session with the WSC and such policy is enforced by either the WSP or a discovery service (DS) module 406. (See the Specification on page 9, line 22 through page 10, line 9).

Motoyama discloses how a system deals with a movement of an existing automatic bill payment account from one bank to another. The client enters a command to initiate a service request resulting in the financial delivery computer

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executing a process including user authentication and then starts a session for the requested service. Fig. 9 shows the typical computer screen that appears when a process for the account movement transaction is invoked. Fig. 10 shows a typical computer screen that indicates the result status of the movement of an automatic bill payment account.

The user in the Motoyama disclosure clearly is present during the transaction. Nowhere does Motoyama disclose or suggest that any transaction occur while the user is not present. Motoyama is completely silent on without a live authenticated session of the given user. Further, nowhere does Motoyama disclose or suggest an act of releasing financial information of the given user from the online wallet to fund an online purchase transaction on behalf of a given user without a live authenticated session of the given user with the Web service client is conditioned upon receiving proof of authority to conduct the requested purchase transaction without the live authenticated session.

Therefore, Motoyama does not teach all limitations of the invention as claimed. Accordingly, Claim 1 and the respective dependent claims are deemed to be in allowable condition. Similarly, in view of the argument hereinabove, Claims 17, 33, 39, and 45, and the respective dependent claims, are deemed to be in allowable condition. Therefore, Applicant respectfully requests that the Examiner withdraw the rejection under 35 U.S.C. §102(b).

3. **35 U.S.C. §103(a).**

- (a) Claims 3, 4, 19, and 20 were rejected under 35 U.S.C. §103(a) as being unpatentable over Motoyama as applied to Claims 1 and 17 hereinabove, and further in view of Van Oorschot et al ("Oorschot") U.S. Patent No. 5,699,431.

The rejection of Claims 3, 4, 19, and 20 under 35 U.S.C. §103(a) is deemed moot in view of Applicant's comments concerning Claim 1, above. Claims 3, 4,

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19, and 20 are dependent upon independent Claims which are deemed to be in allowable condition. Therefore, Applicant respectfully requests that the Examiner withdraw the rejection under 35 U.S.C. §103(a).

(b) Claims 13, 14, 29, and 30 are rejected under 35 U.S.C. §103(a) as being unpatentable over Motoyama as applied to Claims 1 and 17 hereinabove, and further in view of Ramasubramani *et al* ("Ramasubramani") U.S. Patent No. 6,516,316 B1.

The rejection of Claims 13, 14, 29, and 30 under 35 U.S.C. §103(a) is deemed moot in view of Applicant's comments concerning Claim 1, above. Claims 13, 14, 29, and 3 are dependent upon independent Claims which are deemed to be in allowable condition. Therefore, Applicant respectfully requests that the Examiner withdraw the rejection under 35 U.S.C. §103(a).

(c) Claims 15 and 31 are rejected under 35 U.S.C. §103(a) as being unpatentable over Motoyama as applied to Claims 1 and 17 hereinabove, and further in view of Yu U.S. Patent No. 4,919,545.

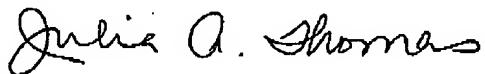
The rejection of Claims 15 and 31 under 35 U.S.C. §103(a) is deemed moot in view of Applicant's comments concerning Claim 1, above. Claims 15 and 31 are dependent upon independent Claims which are deemed to be in allowable condition. Therefore, Applicant respectfully requests that the Examiner withdraw the rejection under 35 U.S.C. §103(a).

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### CONCLUSION

Based on the foregoing, Applicant considers the present invention to be distinguished from the art of record. Accordingly, Applicant earnestly solicits the Examiner's withdrawal of the objections and rejections raised in the above referenced Office Action, such that a Notice of Allowance is forwarded to Applicant, and the present application is therefore allowed to issue as a United States patent. The Examiner is invited to call to discuss the response.

Respectfully Submitted,



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